

Handout 7-5: Disaster Assistance

Disaster Assistance Recovery Programs		
Stafford Act Program Summaries		
Individual Assistance	The Individual Assistance program serves families and businesses that have been affected by disasters. Some of these services include:	
	Emergency Needs	Voluntary agencies attend to essential needs that must be met immediately. Emergency needs include food, shelter, transportation, and medical care.
	Individuals and Households Program (IHP)	
	Temporary Housing Assistance	If qualifications are met, FEMA provides temporary Housing Assistance (HA): Financial (rental assistance or short-term lodging expenses) or direct assistance (manufactured housing or recreational vehicle) with temporary housing needs.
	Repairs	Funding to make home repairs, to return homes to a safe and sanitary living or functioning condition. Additional repair assistance may be provided by the Small Business Administration disaster loan program.
	Replacement	Assistance to purchase a replacement home.
	Permanent Housing Construction	Assistance to construct a permanent home in island areas, or other remote locations outside the Continental United States when other housing forms are unavailable or infeasible. Note: Permanent Housing Construction is rarely implemented.
	Other Needs Assistance (ONA)	Other Needs Assistance may be provided to help with related medical, dental, funeral, and other expenses. This type of assistance is not income dependent. ONA also can provide assistance for personal property such as furniture, appliances, transportation, clothing, and moving/storage.
	Small Business Administration (SBA)	
	SBA Loans	SBA provides Home and Personal Property Disaster Loans: Low-interest loans for restoring or replacing uninsured or underinsured disaster-damaged real estate and personal property. These loans are limited to the amount of uninsured SBA-verified losses.
	Business Physical Loss Disaster Loans	Low-interest loans to businesses for repair and replacement of destroyed or damaged facilities, inventory, machinery, or equipment.

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	Economic Injury Disaster Loans	Loans for working capital to small businesses that cannot pay bills or meet expenses as a result of the disaster. There is money available for mitigation.
	Consumer Services	The State Attorney General's Office provides counseling on consumer problems including product shortages, price gouging, and disreputable business practices.
	Disaster Unemployment Assistance (DUA)	Eligibility: Those not qualified for regular unemployment insurance (self-employed). Unemployment benefits at the State's rate from date of incident up to 26 weeks after the incident.
	Crisis Counseling	Assistance for short-term counseling, public education. FEMA funds Health and Human Services (HHS) Center for Mental Health Services; grants in turn to State Mental Health Departments and local providers.
	Disaster Legal Services (DLS)	Provided through the Young Lawyers Division of the American Bar Association, DLA provides assistance for disaster-related legal needs such as assistance with insurance claims, will replacement, landlord disputes, etc.
	Disaster Case Management (DCM)	FEMA provides grants to States to implement DCM. A disaster case manager assists households in assessing their disaster-caused unmet needs and helps them develop a goal-oriented recovery plan.
	Emergency Farm Assistance	The Department of Agriculture (USDA) provides emergency farm loans through the Farm Service Agency (FSA). This program provides assistance to family farmers who suffer disaster-related damage, or a loss related to their farming operations. The loans are intended to return the farm operation to a productive basis as soon as possible.
Public Assistance	<p>The Public Assistance program provides assistance to municipalities and certain private nonprofit groups for:</p> <ul style="list-style-type: none"> Removal of debris. Repairs to public buildings, roads, bridges, and other infrastructure. Certain emergency protective measures. <p>FEMA can task ("mission assign") another Federal agency to help in the provision of public assistance support or reimburse local governments for completing the needed work.</p>	

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Hazard Mitigation	<p>Mitigation is any action of a long-term, permanent nature that reduces the actual or potential risk of loss of life or property from a hazardous event.</p> <p>Mitigation means providing individuals and communities with resources and technical assistance to rebuild in ways that will reduce the possibility of future losses. Mitigation may involve simple measures such as strapping a water heater to a wall to prevent earthquake damage and elevating heating and air conditioning units to avoid flood damage. Mitigation can also include more complex efforts such as reengineering bridges or relocating communities.</p> <p>Mitigation requires that individuals look at the future, not at just short-term rebuilding efforts.</p>
General Program Information	
What To Do If People Ask About the Programs	<p>Never give advice about an individual's eligibility. This may raise false expectations and add to their suffering, confusion, or disappointment.</p> <p>If people ask you about the disaster assistance programs and whether they may be eligible, it is important to encourage them to apply for assistance. Remind individuals about the tele-registration number: 1-800-621-3362 (FEMA). Assistance programs and the eligibility needs are complex, so it is important for everyone to complete an application. Completing an application is the only way to make sure individuals get all the assistance they are entitled to receive.</p>
Disaster Assistance Information	<p>Following a Presidential declaration of a disaster, FEMA initiates a coordinated effort to publicize information on how to apply for disaster assistance. It includes Public Service Announcements, community workers, media announcements, and many other methods and procedures.</p>
The Registration Process	<p>The National Processing Service Center (NPSC) is a permanent FEMA facility that houses the National Tele-registration Center, a nationwide toll-free telephone bank. When an application for disaster assistance is taken over the telephone, it is processed into the computer system.</p> <p>The NPSC can take calls from anywhere in the continental United States during operating hours (disaster specific). Temporary centers may be set up to help with taking and processing the overflow of applications. Operators are available at certain times to translate various languages.</p> <p>If people ask you how or where to apply, encourage them to call the toll-free application number.</p>

Tele-registration**1-800-621-3362****TTY****1-800-462-7585**